Case 16-06041 Doc 1 Fill in this information to identify your case:		Entered 02/24/16 09:54:30 age 1 of 75	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Quintin	Carolyn
	First name	First name
Write the name that is on your government-issued	D	D
picture identification (for	Middle name	Middle name
example, your driver's	Lee	Lee
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- <u>5423</u>	XXX - XX- <u>8241</u>
Security number or	OR	OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Quintin Case 16-06041 DOC 1 Filed 02/264/16 Entered 02/24/16/09:54:30 Desc Main Debtor 1 Page 2 of 75 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 139 S Central Ave., Apt 503 139 S Central Ave., Apt 503 Number Street Number Street Illinois 60644 Chicago Illinois 60644 Chicago City State Zip Code State City Zip Code Cook Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debtor 1 Quintin Case 16-06041 DOC 1 Filed 02/24/16 Entered 02/24/16 (09:54:30 Desc Main

Document Document Page 3 of 75 Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for □ No. bankruptcy within the last 8 years? Yes. District Northern District of Illinois When 12/15/2014 Case number 14-44531 MM / DD / YYYY District When Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with MM / DD / YYYY you, or by a Debtor Relationship to you business partner, or District When Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

✓ No. Go to line 12.

this bankruptcy petition.

Quintin Case 16-06041 DDoc 1 Filed 02/24/16 Entered 02/24/16/09:54:30 Desc Main Debtor 1 Page 4 of 75 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

Quintin Case 16-06041 Doc 1 Filed 02/24/16 Entered 02/24/16 09:54:30 Desc Main Debtor 1

You must check one:

Page 5 of 75 Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case):

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credi
counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

You must check one:

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in

person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Quintin Case 16-06041 DDoc 1 Filed 02/24/16 Entered 02/24/16 09:54:30 Desc Main Page 6 of 75 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ٦ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your **✓** \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Quintin Lee /s/ Carolyn Lee Signature of Debtor 1 Signature of Debtor 2 2/24/2016 2/24/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1

Debtor 1 Quintin Case 16-06041 DOC 1 Filed 02/24/16 Entered 02/24/16 (09:54:30 Desc Main First Name Document Page 7 of 75

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.					
/s/ Charles Bonini Signature of Attorney for Debtor			Date	2/24/2016 MM / DD / YYYY	_
Charles Bonini Printed name					
Semrad Law Firm Firm name					
Number	Street				
City		State		Zip Coc	de
Contact phone			E	mail address	
Bar number				State	

Doc 1 Filed 02/24/16 Entered 02/24/16 09:54:30 Case 16-06041 Fill in this information to identify your case: Debtor 1 Quintin Lee First Name Middle Name Last Name Debtor 2 Carolyn Lee (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) (If known)

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	40.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$9,068.00
1c. Copy line 63, Total of all property on Schedule A/B	\$9,068.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$1,200.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$24,864.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	1-1,000.000
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$108,025.93
Your total liabilities	\$134,089.93
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$4,836.78
5. Schedule J: Your Expenses (Official Form 106J)	\$4,823.00
Copy your monthly expenses from line 22, Column A, of Schedule J	

Filed 02/24/16 Entered 02/24/16 09:54:30 Desc Main Quintin Case 16-06041 Doc 1 Page 9 of 75 **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$7,138.32 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

).	Copy the following special categories of claims from Part 4	I, line 6 of Schedule E/F

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$24,864.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$18,961.54
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00
9g. Total. Add lines 9a through 9f.	\$43,825.54

	Case 16-06041	Doc 1	Filed 02/24/16	<u>Entered 02/2</u> 4/10	6 09:54:30	Desc Main
Fill in this	information to identify your case:			L		
Debtor 1	Quintin	D	Lee			
	First Name	Middle		lame		
Debtor 2	Carolyn	D	Lee			
Spouse,	if filing) First Name	Middle	Name Last N	lame		
Inited St	ates Bankruptcy Court for the:	Northern	District of III	linoie		
or inted Sta	ates bankruptcy Court for the.	Northern		State)		
Case num (If known)	nber					
Officia	al Form 106A/B					Check if this is an amended filing
	dule A/B: Prope	rty				12/
ategory vesponsib rite your Part 1:	tegory, separately list and deso where you think it fits best. Be ble for supplying correct inforn name and case number (if kno Describe Each Residenc u own or have any legal or equ	as complete and nation. If more s own). Answer ev se, Building,	d accurate as possible. I pace is needed, attach ery question. Land, or Other Rea	If two married people are fi a separate sheet to this for I Estate You Own or I	ling together, both rm. On the top of a lave an Interes	are equally ny additional pages,
V	No. Go to Part 2					
Ħ	Yes. Where is the property?					
ш	roo. Whole is the property.		What is the property	? Check all that apply	Do not deduct se	ecured claims or exemptions. Put
1.1			Single-family home		the amount of an	y secured claims on <i>Schedule D:</i>
	Street address, if available, or o	ther description	Duplex or multi-uni		Creditors Who F	lave Claims Secured by Property.
			Condominium or co	· ·	Current value	
			Manufactured or m	•	entire property	? portion you own?
			Land			
	Number Street		Investment property	/		ature of your ownership
			Timeshare		the entireties, o	s fee simple, tenancy by or a life estate), if known.
	City State	Zip Code	Other			
			Who has an interest	in the property? Check one	Chack if thi	is is community property
			Debtor 1 only	in the property: Oncorone	(see instru	
			Debtor 2 only			
			Debtor 1 and Debtor	or 2 only		
				debtors and another		
			Other information yo	u wish to add about this it	em, such as local	
			property identification	n number:		
If you	own or have more than one, list he	ere:			_	
4.0			What is the property		Do not deduct se	ecured claims or exemptions. Put y secured claims on <i>Schedule D:</i>
1.2	Street address, if available, or o	ther description	Single-family home		Creditors Who F	lave Claims Secured by Property.
	, , , , , , , , , , , , , , , , , , , ,	•	Duplex or multi-uni	•	Current value	of the Current value of the
			Condominium or co	•	entire property	
			Manufactured or m	oblie nome		<u> </u>
	Number Street		Land	,	Describe the na	ature of your ownership
	- Tunnings		Investment property Timeshare	,	interest (such a	s fee simple, tenancy by
	City State	Zip Code	Other		the entireties, o	or a life estate), if known.
	City State	zip Code		in the property? Check one	Check if thi	is is community property
			Debtor 1 only			00.10)
			Debtor 2 only	01		
			Debtor 1 and Debto	•		
			At least one of the o	debtors and another		
			Other information yo property identification	ou wish to add about this it on number:	em, such as local	

Debtor 1		41 Doc 1	Filed 02/24/16 Entered 02/24/16	<i>№</i> 9;54:30 De	sc Main
1.3	First Name		Documative Page 11 of 75 /hat is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
Stre	eet address, if available, or oth	ner description	Duplex or multi-unit building	Creditors Who Have C	Claims Secured by Property.
		ř	Condominium or cooperative	Current value of the	Current value of the
		Ē	Manufactured or mobile home	entire property?	portion you own?
		ř	Land		
Nur	mber Street	Ē	Investment property	Describe the nature of	of your ownership
		ř	Timeshare	interest (such as fee	
City	y State	Zip Code	Other	the entireties, or a life	e estate), if known.
		<u>w</u>	/ho has an interest in the property? Check one.	Check if this is c	ommunity property
		L	Debtor 1 only	(see instructions	
			Debtor 2 only		
			Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			ther information you wish to add about this item, s	such as local	
2 Add	the dollar value of the nort	-	roperty identification number: of your entries from Part 1, including any entries fo	or nages	
Part 2:	Describe Your Vehicle	es			
			any vehicles, whether they are registered or not? In		
	•		report it on Schedule G: Executory Contracts and Unexp	ired Leases.	
	ans, trucks, tractors, sport utili	ty vehicles, motorcycle	es		
∐ No					
✓ Ye				5	
3.1	Make Model:	Ford Taurus	Who has an interest in the property? Check one.		claims or exemptions. Put ired claims on <i>Schedule D:</i>
	Year:	2005	Debtor 1 only		Claims Secured by Property.
	Approximate mileage:	160000	Debtor 2 only	0	0
	Other information:		Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Curci information.		At least one of the debtors and another	\$1225.00	\$1225.00
			Check if this is community property (see instructions)		
3.2	Make		Who has an interest in the property? Check		claims or exemptions. Put
	Model:		one.	•	red claims on Schedule D:
	Year: Approximate mileage:		Debtor 1 only	Creditors vvno Have C	Claims Secured by Property.
			Debtor 2 only	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
			At least one of the debtors and another		
			Check if this is community property (see instructions)		

Debtor 1	Quintin Case 16-06041 DDoc 1	Filed 02/24/16 Entered 02/24/16	6/09√54: <u>30 Des</u>	c Main
	First Name Middle Name	Document Page 12 of 75		
3.3	Make	Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure	
	Model: Year:	Debtor 1 only	•	ims Secured by Property.
	Approximate mileage:		Greations vino riave ola	uno occarca by 1 reports.
		Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
3.4		Who has an interest in the property? Check	Do not deduct secured cl	•
	Model:	one.	the amount of any secure	
	Year: Approximate mileage:	Debtor 1 only	Creditors with mave Cia	ims Secured by Property.
	Approximate mileage.	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
4.1	Yes Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put
4.1	Make	Who has an interest in the property? Check	Do not deduct secured cl	•
	Model: Year:	one.	the amount of any secure	ims Secured by Property.
	Approximate mileage:	Debtor 1 only	Creditors writer lave Cla	iins Secured by Froperty.
	··· <u> </u>	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cl	·
	Model:	one.	the amount of any secured claims on Schedule D:	
	Year: Approximate mileage:	Debtor 1 only	Creditors who have Cia	ims Secured by Property.
	дрргохіппате тіпеаде.	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
	• •	all of your entries from Part 2, including any entries f		225.00

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,	ave any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household good		
—	oliances, furniture, linens, china, kitchenware	
∐ No		
Yes. Describe	Used Furniture	\$800.00
collection	ns and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music us; electronic devices including cell phones, cameras, media players, games	
No	he record	
Yes. Describe	Used Electronics	\$200.00
stamp, c	lue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; bin, or baseball card collections; other collections, memorabilia, collectibles	
No		
Yes. Describe		-
	ports and hobbies hotographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes ks; carpentry tools; musical instruments	
∕ No		
Yes. Describe		
✓ No	fles, shotguns, ammunition, and related equipment	
Examples: Pistols, ri	fles, shotguns, ammunition, and related equipment	
Examples: Pistols, ri No Yes. Describe 11. Clothes Examples: Everyday	fles, shotguns, ammunition, and related equipment clothes, furs, leather coats, designer wear, shoes, accessories	
Examples: Pistols, ri No Yes. Describe 11. Clothes Examples: Everyday No	clothes, furs, leather coats, designer wear, shoes, accessories	
Examples: Pistols, ri No Yes. Describe 11. Clothes Examples: Everyday		\$400.00
Examples: Pistols, ri No Yes. Describe 11. Clothes Examples: Everyday No Yes. Describe 12. Jewelry	Used Clothing jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	\$400.00
Examples: Pistols, ri No Yes. Describe 11. Clothes Examples: Everyday No Yes. Describe 12. Jewelry Examples: Everyday	Used Clothing jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	\$400.00
Examples: Pistols, ri No Yes. Describe 11. Clothes Examples: Everyday No Yes. Describe 12. Jewelry Examples: Everyday gold, silv	Used Clothing jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	\$400.00
Examples: Pistols, ri No Yes. Describe 11. Clothes Examples: Everyday No Yes. Describe 12. Jewelry Examples: Everyday gold, silv No	Used Clothing jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er Misc Jewelry	
Examples: Pistols, ri No Yes. Describe 11. Clothes Examples: Everyday No Yes. Describe 12. Jewelry Examples: Everyday gold, silv No Yes. Describe 13. Non-farm anima Examples: Dogs, ca	Used Clothing jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er Misc Jewelry	
Examples: Pistols, ri No Yes. Describe 11. Clothes Examples: Everyday No Yes. Describe 12. Jewelry Examples: Everyday gold, silv No Yes. Describe 13. Non-farm anima Examples: Dogs, ca	Used Clothing jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er Misc Jewelry	
Examples: Pistols, ri No Yes. Describe 11. Clothes Examples: Everyday No Yes. Describe 12. Jewelry Examples: Everyday gold, silv No Yes. Describe 13. Non-farm anima Examples: Dogs, ca	Used Clothing jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er Misc Jewelry	
Examples: Pistols, ri No Yes. Describe 11. Clothes Examples: Everyday No Yes. Describe 12. Jewelry Examples: Everyday gold, silv No Yes. Describe 13. Non-farm anima Examples: Dogs, ca No Yes. Describe 14. Any other perso	Used Clothing jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er Misc Jewelry Is ts, birds, horses	
Examples: Pistols, ri No Yes. Describe 11. Clothes Examples: Everyday No Yes. Describe 12. Jewelry Examples: Everyday gold, silv No Yes. Describe 13. Non-farm anima Examples: Dogs, ca No Yes. Describe 14. Any other perso	Used Clothing jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er Misc Jewelry Is ts, birds, horses	
Examples: Pistols, ri No Yes. Describe 11. Clothes Examples: Everyday No Yes. Describe 12. Jewelry Examples: Everyday gold, silv No Yes. Describe 13. Non-farm anima Examples: Dogs, ca No Yes. Describe 14. Any other perso No Yes. Describe	Used Clothing jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er Misc Jewelry Is ts, birds, horses	

Debtor 1 Quintin Case 16-06041 DDoc 1
First Name Middle Name Document Page 14 of 75 Part 4: **Describe Your Financial Assets Current value of the** Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims

					or exemptions.
	☑ No		afe deposit box, and on hand when yo	ou file your petition	
	L res			Cash:	
17.			certificates of deposit; shares in cred nts with the same institution, list eac		
	No				
	✓ Yes		Institution name:		
		17.1. Checking account:	Fifth Third Bank		\$20.00
		17.2. Checking account:	TCF Bank		\$98.00
		17.3. Savings account:	Fifth Third Bank		\$200.00
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks vestment accounts with brokerage t	firms, money market accounts		
	✓ No Yes	Institution or issuer name:			
	<u> </u>				
19.	Non-publicly traded sto an LLC, partnership, a		ed and unincorporated business	es, including an interest in	
	✓ No				
	Yes. Give specific	Name of entity		% of ownership:	
	information about them				

Deb	First Name	Middle Name	Documentation Dago 15 of 75	Desc Main
20.			Documative Page 15 of 75 gotiable and non-negotiable instruments	
۷٠.	Negotiable instruments in	nclude personal checks, cast	hiers' checks, promissory notes, and money orders.	
		nts are those you cannot trar	nsfer to someone by signing or delivering them.	
	✓ No Yes. Give specific			
	information about	Issuer name:		
	them			
21.	Retirement or pension Examples: Interests in IF		103(b), thrift savings accounts, or other pension or profit-sharing plans	
	∐ No	Type of account:	Institution name:	
	Yes. List each account separately.	401(k) or similar plan:	401(k)	\$2000.00
	, ,	Pension plan:		
		IRA:		
		Retirement account:		
		Keogh:		<u> </u>
		Additional account:		
		Additional account:		
22.	Security deposits and			
	Your share of all unused	deposits you have made so th	nat you may continue service or use from a company public utilities (electric, gas, water), telecommunications	
	companies, or others	with landiolds, prepaid fent, j	public dilities (electric, gas, water), telecommunications	
	✓ No		Institution name:	
	Yes	Electric:	insuluion name.	
		Gas:		
		Heating oil:		_
		Security deposit on rental u		
		Prepaid rent:		
		Telephone:		_
		Water:		
		Rented furniture:		
		Other:		
00	A		- the fall of the state of the	
23.	Annuities (A contract to	r a periodic payment of mone	ey to you, either for life or for a number of years)	
	Yes	Issuer name and description	on:	

Debt	or 1	Quintin C	ase 2	16-06041	L DDOC Middle Na			02/24/16 cumethtme				09:54: <u>30</u>	De	esc Main
24.				ation IRA, in 1), 529A(b), ar			qualifie	d ABLE progra	ım, o	r under a qua	lified state	e tuition program	١.	
		No Yes	Institu	tion name and	l descriptior	n. Sepa	rately file	the records of a	any in	terests.11 U.S.	C. § 521(c):		
25.		rcisable fo	or your		ests in pro	perty (other th	an anything lis	ited i	n line 1), and	rights or _l	oowers		
	Ш	Yes. Desc												
26.	Еха		ernet do					intellectual pr yalties and licen						
27.			lding pe	s, and other ç ermits, exclusi				ssociation holdi	ngs, li	quor licenses,	profession	al licenses		
Mor	ney	or prope	erty o	wed to you	u?								p D	Current value of the cortion you own? to not deduct secured laims or exemptions.
28.		refunds o	wed to	you										
		abou you a	it them, already	information including whet filed the return rears	ther	Estimate	ed 2015 ta	ax refund				Federal: State: Local:		<u>\$516.00</u>
29.		nily suppo mples: Past		lump sum alim	nony, spous	sal supp	ort, child	support, mainte	enanc	e, divorce settl	ement, pro	perty settlement		
	Ħ	No Yes. Give s	specific	information								Alimony: Maintenance: Support: Divorce settlemen	nt:	
00	.				L							Property settlemen	nt:	
30.	Exar	<i>nples:</i> Unp	aid wag ial Secu	eone owes yoges, disability in urity benefits; u	nsurance p			lity benefits, sick omeone else	pay,	vacation pay, w	orkers' con	npensation,		
	ш	.00. 0000												

Debt	tor 1	Quintin Case 16 First Name	6-06041	DDOC 1 Middle Name	Filed 02/24/16 Document	Entered 02/24/6 Page 17 of 75	1.6 ∕09 ⊍54: <u>30</u> D	esc Main
31.		rests in insurance proples: Health, disabi		ırance; health		redit, homeowner's, or rente	r's insurance	
		No Yes. Name the insuration of each policy and list		,	Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trus		meone who has died ceeds from a life insurance	policy, or are currently entitle	d to receive	
33.	Exar				u have filed a lawsuit or nace claims, or rights to sue	nade a demand for payme	nt	
34.	to s	er contingent and o et off claims No Yes. Describe	unliquidated	claims of ev	very nature, including co	ounterclaims of the debtor	and rights	
35.	✓	financial assets yo No Yes. Describe	u did not alre	eady list				
36.			-			ies for pages you have att		\$2834.00
Part	5:	Describe Any B	usiness-R	elated Pro	pperty You Own or H	ave an Interest In. Li	st any real estate i	n Part 1.
37.	Do y	ou own or have an	y legal or eq	uitable intere	est in any business-relate	ed property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	✓	ounts receivable or No Yes. Describe	commission	s you alread	ly earned			
39.		ce equipment, furn mples: Business-rela			nodems, printers, copiers, fa	ax machines, rugs, telephone	es, desks, chairs, electron	ic devices
		No Yes. Describe						

		Quintin Case 16 First Name		Middle Name	Filed 02/24/16 Document	Page 18 of 75	16/09 054: <u>30 </u>	esc Main	
40.	Mac	hinery, fixtures, eq	uipment, su	oplies you us	se in business, and tools	of your trade			
	✓	No							
		Yes. Describe							
41.	Inve	entory							
	✓	No							
		Yes. Describe							
42.	Inte	rests in partnershi	ps or joint v	entures					
	✓	No							
		Yes. Give specific			Name of entity:		% of ownership:		
		information about							
		them							
43 (Susta	omer lists, mailing	lists, or othe	r compilatio	ns		-	_	
.0.		_		. compliance					
			dudo porcopo	ully identifiable	e information (as defined in	11 11 5 C & 101/41 A \\2			
	ш	- Joseph Hata III	sidde persone	my identifiable	illionnation (as defined in	11 0.0.0. § 101(41/4)):			
		☐ No							
		Yes. Descri	ibe						
44.	Any	business-related p	roperty you	did not alread	dy list	,			
	~	No							
	=	Yes. Give specific		•					
		information							
			-			for pages you have attacl			
Part	6:	Describe Any F	arm- and interest in far	Commerci mland, list it in	al Fishing-Related P	roperty You Own or I	Have an Interest In	<u> </u>	
46.	Do	you own or have a	ny legal or e	quitable inter	rest in any farm- or comm	nercial fishing-related prop	erty?		
		No. Go to Part 7.	-		-	- · ·			alue of the
	Ħ	Yes. Go to line 47.						portion yo	ou own? duct secured
								claims	Juci Secureu
								or exemption	ons
47.		m animals <i>mpl</i> es: Livestock, pou	ıltrv. farm-rais	ed fish					
	_		and y, Turrin Talo	od non					
	뇓	No Yaa Daaasiha						1	
	Ш	Yes. Describe							

Deb	tor 1	Quintin Case 16 First Name	6-06041	DDOC 1 Middle Name	Filed 02/24/16 Document	Entered 02s Page 19 of 7	/24/116/09:54: <u>30</u> '5	Desc	Main
48.	Cro	ps-either growing	or harvested	ł	2004	. ago 20 0	•		
	✓	No							
		Yes. Describe							
49.	Farı	m and fishing equi	oment, imple	ements, machi	nery, fixtures, and too	s of trade			
	✓	No							
		Yes. Describe							
50.	Farı	m and fishing supp	lies, chemic	als, and feed					
	V	No							
		Yes. Describe							
-4		· •			6	•-•			
51.		r farm- and comme mples: Livestock, pou			ty you did not already	ist			
		No							
	Ħ	Yes. Describe							
52. A	dd th	e dollar value of al	of your enti	ries from Part	6, including any entrie	s for pages you have	attached		
for P	art 6.	Write that number	here				>		
Part		you have other pro			ve an Interest in T	nat You Did Not	LIST ADOVE		
55.		mples: Season tickets			ot alleady list?				
	✓	No							
	_	Yes. Give specific							
		information							
54. A	dd th	e dollar value of all	of your entr	ries from Part	7. Write that number h	ere		• [
Part	8:	List the Totals	of Each Pa	art of this F	orm				
55. F	Part 1	: Total real estate,	ine 2				>		
56. p	oart 2	total vehicles, line	5		\$1225.0	0			
57. P	art 3	: Total personal and	d household	l items, line 15					
58. P	art 4	: Total financial ass	ets, line 36		\$2834.0				
59. F	Part 5	5: Total business-re	lated proper	rtv. line 45	<u>\$2034.0</u>	<u></u>			
		6: Total farm- and fi			 e 52				
		: Total other prope	•						
		personal property.	-						_
υ <u>ν</u> . Ι	. J.ai	porsonai property.	, wa iii 163 JU 1		\$5539.0	0	Copy personal property to	otal >	+ \$5539.00
							_		\$5539.00
62 T	otal a	of all proporty on S	chodulo A/D	Add line EE . !	ino 62				

	rmation to identify your case:	Doc 1 Filed 02/	<u>/24/16 </u>	:54:30 Desc Main
Debtor 1	Quintin	D	Lee	
	First Name	Middle Name	Last Name	
Debtor 2	Carolyn ng) First Name	D Middle Neme	Lee	
(Opouse, ii iiii	119) FIRST Name	Middle Name	Last Name	
United States	Bankruptcy Court for the: No	orthern E	District of Illinois	
Case number			(State)	
(If known)				
Official	Form 106C			Check if this is a amended filing
	lle C: The Prope	erty You Claim	as Exempt	12/
he top of a For each it s to state a exempted of eceive cerexemption	em of property you clain a specific dollar amount up to the amount of any tain benefits, and tax-ex of 100% of fair market v	your name and case no as exempt, you mu as exempt. Alternative applicable statutory cempt retirement fun alue under a law that	st specify the amount of the exemptely, you may claim the full fair mail limit. Some exemptions—such as ds—may be unlimited in dollar amounts.	those for health aids, rights to ount. However, if you claim an ar dollar amount and the value of the
1. Which s	are claiming state and federal no are claiming federal exemptions	ming? Check one only, even onbankruptcy exemptions. 11 on 11 U.S.C. § 522(b)(2)	on if your spouse is filing with you. U.S.C. § 522(b)(3) Dempt, fill in the information below.	
1. Which: You You 2. For any	set of exemptions are you clain are claiming state and federal no are claiming federal exemptions	ming? Check one only, even on bankruptcy exemptions. 11 in 11 U.S.C. § 522(b)(2) in A/B that you claim as exelline. Current value of	U.S.C. § 522(b)(3)	Specific laws that allow exemption
1. Which: You You 2. For any	set of exemptions are you claim are claiming state and federal not are claiming federal exemptions property you list on Schedule escription of the property and	ming? Check one only, even on bankruptcy exemptions. 11 i. 11 U.S.C. § 522(b)(2) i. A/B that you claim as exemptions. 11 ii. Current value of the portion you	U.S.C. § 522(b)(3) empt, fill in the information below. Amount of the exemption you claim	Specific laws that allow exemption
1. Which: You You 2. For any	set of exemptions are you claim are claiming state and federal not are claiming federal exemptions property you list on Schedule escription of the property and	ming? Check one only, evenonements. 11 In 11 U.S.C. § 522(b)(2) In A/B that you claim as executed by the portion you own Copy the value from Schedule A/B	U.S.C. § 522(b)(3) empt, fill in the information below. Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption 735 ILCS 5/12-1001(b)
1. Which : You You You Pror any Brief de on Scho	set of exemptions are you claim I are claiming state and federal not I are claiming federal exemptions I property you list on Schedule Escription of the property and I edule A/B that lists this proper	ming? Check one only, evenone only, evenone on the one only, evenone on the one only, evenone on the one on th	U.S.C. § 522(b)(3) empt, fill in the information below. Amount of the exemption you claim	
1. Which: You You 2. For any Brief de on Scho	set of exemptions are you claim are claiming state and federal not are claiming federal exemptions property you list on Schedule escription of the property and edule A/B that lists this proper fon: Fifth Third Bank	ming? Check one only, evenonements. 11 In 11 U.S.C. § 522(b)(2) In A/B that you claim as executed by the portion you own Copy the value from Schedule A/B	empt, fill in the information below. Amount of the exemption you claim Check only one box for each exemption. \$20.00 100% of fair market value, up to any	·
1. Which s You You You 2. For any Brief de on Scho	set of exemptions are you claim are claiming state and federal not are claiming federal exemptions property you list on Schedule escription of the property and edule A/B that lists this proper	ming? Check one only, evenonements. 11 In 11 U.S.C. § 522(b)(2) In A/B that you claim as executed by the portion you own Copy the value from Schedule A/B	empt, fill in the information below. Amount of the exemption you claim Check only one box for each exemption.	
1. Which : You You You 2. For any Brief de on Scho	set of exemptions are you claim are claiming state and federal not are claiming federal exemptions property you list on Schedule escription of the property and edule A/B that lists this proper fon: Fifth Third Bank fine A/B: 17	ming? Check one only, evenonements. 11 In 11 U.S.C. § 522(b)(2) In A/B that you claim as executed by the portion you own Copy the value from Schedule A/B	empt, fill in the information below. Amount of the exemption you claim Check only one box for each exemption. \$20.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
1. Which so You You You You You You You She de on School Brief descript Line from Schedul Brief	set of exemptions are you claim are claiming state and federal not are claiming federal exemptions property you list on Schedule escription of the property and redule A/B that lists this property fon: Fifth Third Bank are claiming federal exemptions property you list on Schedule ascription of the property and redule A/B that lists this property and redule A/B that lists this property and redule A/B. Fifth Third Bank are claiming state and federal not are claiming to schedule.	ming? Check one only, evenobankruptcy exemptions. 11 In 11 U.S.C. § 522(b)(2) In A/B that you claim as exempline Current value of the portion you own Copy the value from Schedule A/B \$20.00	empt, fill in the information below. Amount of the exemption you claim Check only one box for each exemption. \$20.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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art 2: Addition	nal Page			
•	tion of the property and lule A/B that lists this	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Line from Schedule A/B:	Used Furniture	\$800.00	\$800.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Used Clothing	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Line from Schedule A/B:	401(k) 21	\$2,000.00	\$2,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
Brief description: Line from Schedule A/B:	Estimated 2015 tax refund	\$516.00	\$516.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Estimated 2015 Tax Refund	\$3,529.00	\$3,305.00; \$224.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(g)(1); 735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Used Electronics	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Misc Jewelry	\$80.00	\$80.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	TCF Bank	\$98.00	\$98.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

	Case 16-06041	Doc 1 Filed (02/24/16 Entered 02/	/24/16 09:54:30	Desc Main	
Fill in this inform	ation to identify your case:		<u> </u>			
Debtor 1	Quintin First Name	D Middle Name	Lee Last Name			
Debtor 2 (Spouse, if filing)	Carolyn First Name	D Middle Name	Lee Last Name			
United States Ba	ankruptcy Court for the: N	orthern	District of Illinois (State)			
Case number (If known)						
Official F	Form 106D			_	am	neck if this is a nended filing
Schedu	le D: Creditor	rs Who Hav	ve Claims Secur	ed by Prope	rty	12/1
No. Ch Yes. F Part 1: List A 2. List all sec claim. If mo	ill in all of the information belo All Secured Claims ured claims. If a creditor has	orm to the court with you w. more than one secured ticular claim, list the other	claim, list the creditor separately for er creditors in Part 2. As much as	each <i>Column</i> A Amount of claim	Column B Value of collateral	Column C Unsecured
	t the dains in alphabetical of	aci according to the circ	anor 3 name.	Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Title Max Ti Creditor's Na 9631 N Mile			y that secures the claim:	\$1,200.00	\$1,225.00	\$0.00
Number	Street		\$1,225.00 e, the claim is: Check all that apply.			
Niles City Who owes Debtor	Illinois 60714 State ZIP Code the debt? Check one. 1 only	Contingent Unliquidated Disputed Nature of lien. Check	: all that apply.			
✓ Debtor	•	An agreement you car loan)	u made (such as mortgage or secure	d		
another		Statutory lien (suc	h as tax lien, mechanic's lien) n a lawsuit			
comm	if this claim relates to a unity debt	Other (including a	,	<u></u>		
	was incurred	Last 4 digits of acco			1	
	Add the dollar value of you	ir entries in Column A	on this page. Write that number	\$1,200.00		

Fill in this inform	Case 16-06041 lation to identify your case:		ed 02/24/16 Entered	<u>02/2</u> 4/16 09:54:3	0 Desc	Main	
Debtor 1	Quintin First Name	D Middle Nam	Lee ne Last Name	_			
Debtor 2 (Spouse, if filing	Carolyn First Name	D Middle Nam	Lee ne Last Name	_			
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)					_		
	orm 106E/F				Chec	k if this is an	amended filing
			O Have Unsecur				12/15
are listed in Sch the boxes on th Part 1: List A 1. Do any cre No. G Yes. 2. List all of identify whossible. list	nedule D: Creditors Who e left. Attach the Continual of Your PRIORITY editors have priority unsured to Part 2. Your priority unsecured of at type of claim it is. If a claist the claims in alphabetica	Hold Claims Secured Lation Page to this pure of Unsecured Claims against claims. If a creditor ham has both priority and I order according to the		pages, write your name a	need, fill it out and case numl ately for each cl and nonpriority a	, number the ber (if known aim. For each amounts. As n	e entries in n).
			ns for this form in the instruction book	et.)	Total claim	Priority	Nonpriority
Priority Cre 100 S GRA Number Springfield City Who incut Debtor Debtor	State rred the debt? Check one 1 only		Last 4 digits of account number When was the debt incurred? As of the date you file, the claim Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts of Claims for death or personal in	12/1/2003 is: Check all that apply. aim: you owe the government	<u>\$24,864.00</u>	### \$24,864.00	**************************************

Quintin Case 16-06041 DOC 1 Debtor 1 Document Page 24 of 75 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 ALLIED INTERSTATE LL \$1,416.74 Last 4 digits of account number 0073 Nonpriority Creditor's Name PO BOX 361445 When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS Ohio 43236 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 AMER FST FIN \$731.00 0001 Last 4 digits of account number Nonpriority Creditor's Name 3515 N. Ridge Rd, Suite 200 When was the debt incurred? 11/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Wichita Kansas 67205 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 American Financial Choice \$1,300.00 Last 4 digits of account number 34-1 Nonpriority Creditor's Name 1525 E. 53rd St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60615 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No

Yes

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Part	2: Your NONPRIORITY Unsecured Claims - Contin	uation Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	ATG CREDIT	Last 4 digits of account number 4563	\$84.00
	Nonpriority Creditor's Name 1700 W CORTLAND ST STE 2 Number Street	When was the debt incurred? 7/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	011104.00	Contingent	
	CHICAGO Illinois 60622 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.5	CHASE Nonpriority Creditor's Name	Last 4 digits of account number 0430	\$585.00
	PO Box 15298	When was the debt incurred? 12/1/2007	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington Delaware 19850	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	<u></u>	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.6	City of Chicago Department of Finance	Last 4 digits of account number	\$4,000.00
	Nonpriority Creditor's Name 333 South State Street Suite 330	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60604	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	☐ Vos		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.7	CMRE. 877-572-7555	Last 4 digits of account number 0194	\$232.00
	Nonpriority Creditor's Name		
	3075 E IMPERIAL HWY STE Number Street	When was the debt incurred? 8/1/2015	
		As of the date you file, the claim is: Check all that apply.	
	DDEA Colifornia 00004	Contingent	
	BREA California 92821 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	▼ No		
	☐ Yes		
4.0	CMRE. 877-572-7555		# 400.00
4.8	Nonpriority Creditor's Name	Last 4 digits of account number 9342	\$196.00
	3075 E IMPERIAL HWY STE	When was the debt incurred? 7/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	BREA California 92821	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	片	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No No		
	Yes		
4.9	Comcast Nanovisitis Craditaria Nama	Last 4 digits of account number 4852	\$419.79
	Nonpriority Creditor's Name 11621 E. Marginal Way # 5	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Seattle Washington 98168	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

QuintinCase 16-06041 DDoc 1 Filed 02/24/16 Entered 02/24/16 09:54:30 Desc Main Debtor 1 Documernt Page 27 of 75 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.10 ComEd \$621.65 Last 4 digits of account number Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 60181 Oakbrook Terrace Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.11 Cook Brothers \$1,338.37 Last 4 digits of account number Nonpriority Creditor's Name 1740 N Kostner Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60639 Chicago Illinois Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? \square Other. Specify **✓** No Yes 4.12 CREDIT ONE BANK \$75.00 Last 4 digits of account number Nonpriority Creditor's Name

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
FST PREMIER Nonpriority Creditor's Name 3820 N LOUISE AVE Number Street	Last 4 digits of account number 3807 When was the debt incurred? 5/1/2006 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$461.00		
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify			
IL Depart of Revenue Nonpriority Creditor's Name PO Box 64338 Number Street	Last 4 digits of account number	\$5,454.29		
Internal Revenue Service Nonpriority Creditor's Name P.O. Box 7346 Number Street	Last 4 digits of account number When was the debt incurred? 12/31/2007 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans ✓ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$18,961.54		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.16	Internal Revenue Service	Last 4 digits of account number	\$5,918.63		
	Nonpriority Creditor's Name P.O. Box 7346	When was the debt incurred? 12/31/2008			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	PhiladelphiaPennsylvania19101CityStateZip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	✓ No				
4.47	Yes				
4.17	<u>Linebarger Goggan Blair & Sampson LLP</u> Nonpriority Creditor's Name	Last 4 digits of account number 7328	\$6,797.21		
	PO Box 06152 Number Street	When was the debt incurred?n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
	Chicago Illinois 60606	Contingent			
	ChicagoIllinois60606CityStateZip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	Yes				
1 10	Metropolitan Advance Radiological Services		Фол оо		
4.10	Nonpriority Creditor's Name	Last 4 digits of account number	\$85.00		
	1362 Paysphere Circle Number Street	When was the debt incurred?n/a			
	Tidingol Circuit	As of the date you file, the claim is: Check all that apply.			
	Chicago Illinois 60674	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	✓ No	_			
	Yes				

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rait	4 Tour NONF MONTH Office Cured Claims - Contin	uation rage			
	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.19	MIDLAND FUNDING	Last 4 digits of account number 6022	\$872.00		
	Nonpriority Creditor's Name 8875 AERO DR STE 200	When was the debt incurred? 11/1/2011			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	SAN DIEGO California 92123	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify			
	✓ No	<u></u>			
	Yes				
4.20	North Shore Agency		\$131.82		
7.20	Nonpriority Creditor's Name	Last 4 digits of account number 9306	Ψ131.02		
	270 Spagnoli Rd Number Street	When was the debt incurred?n/a			
	Trumbol Street	As of the date you file, the claim is: Check all that apply.			
	MALEUR NEW AND	Contingent			
	Melville New York 11747 City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only				
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	✓ No				
	Yes				
4.21	PEOPLES ENGY	Last 4 digits of account number 7368	\$652.00		
	Nonpriority Creditor's Name 200 EAST RANDOLPH	<u>———</u>			
	Number Street	When was the debt incurred? 9/1/2015			
		As of the date you file, the claim is: Check all that apply.			
	CHICAGO Illinois 60601	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify			
	No	<u> </u>			
	Yes				
	<u> </u>				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	Total claim	
A.22 PEOPLES ENGY Nonpriority Creditor's Name 200 EAST RANDOLPH Number Street	Last 4 digits of account number 6089 When was the debt incurred? 5/1/2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$550.00
Yes 4.23 PEOPLES GAS Nonpriority Creditor's Name 130 E. RANDOLPH DRIVE Number Street	Last 4 digits of account number 5864 When was the debt incurred? n/a	\$690.57
CHICAGO Illinois 60601 City State Zip Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? □ No □ Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify	
PORTFOLIO RECOVERY ASS Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 Number Street NORFOLK Virginia 23502 City State Zip Code Who incurred the debt? Check one. Debtor 1 only	Last 4 digits of account number 4477 When was the debt incurred? 7/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$577.00
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 	

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T GIT	1001 NONFRIORITT Offsecured Claims - Continuation Fage				
	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.25	PORTFOLIO RECOVERY ASS Nonpriority Creditor's Name	Last 4 digits of account number7416	\$376.00		
	120 CORPORATE BLVD STE 1 Number Street	When was the debt incurred? 6/1/2014			
	Number Street	As of the date you file, the claim is: Check all that apply.			
	NODEOUG Waster Control	Contingent			
	NORFOLK Virginia 23502 City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	Yes				
4.26	PORTFOLIO RECOVERY ASS		\$280.00		
4.20	Nonpriority Creditor's Name	Last 4 digits of account number 8359	\$280.00		
	120 CORPORATE BLVD STE 1 Number Street	When was the debt incurred? 2/1/2011			
	Trumbol Street	As of the date you file, the claim is: Check all that apply.			
	NORFOLK Virginia 23502	Contingent			
	NORFOLK Virginia 23502 City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 and Debtor 2 and	Student loans			
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that			
	片	you did not report as priority claims			
	Check if this claim relates to a community debt Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts Other. Specify			
	No	Other. Specify			
	☐ Yes				
4.27	SOLANO COUNTY D A		\$51,823.00		
,	Nonpriority Creditor's Name	Last 4 digits of account number 4401	ψ01,020.00		
	800 CHADBOURNE RD # 210 Number Street	When was the debt incurred? 3/1/2008			
		As of the date you file, the claim is: Check all that apply.			
	SUISUN CITY California 94585	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that			
		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts			
	LI Check if this claim relates to a community debt Is the claim subject to offset?	✓ Other. Specify			
	No				
	☐ Yes				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total cla

After lis	sting any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim
Melrose City Who in Del At le Is the c	Cash Drity Creditor's Name Mannheim Rd T Street Park Illinois 60160 State Zip Code Incurred the debt? Check one. Stor 1 only Stor 2 only Stor 1 and Debtor 2 only Least one of the debtors and another Leaim subject to offset?	Last 4 digits of account number When was the debt incurred? 10/24/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$333.00
RO. Boy Number Kansas City Who in Del Del At le	City Missouri 64121 State Zip Code ncurred the debt? Check one. btor 1 only btor 2 only btor 1 and Debtor 2 only least one of the debtors and another leck if this claim relates to a community debt claim subject to offset?	Last 4 digits of account number	\$1,012.76
Kalispe City Who in Del At le	ority Creditor's Name ghway 2 Wes r Street II	Last 4 digits of account number 0911 When was the debt incurred? 10/1/2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$1,168.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.		
STELLAR RECOVERY INC Nonpriority Creditor's Name 4500 Salisbury Rd Ste 10 Number Street	Last 4 digits of account number0158	\$401.00
Stroger Hospital of Cook County Nonpriority Creditor's Name 1900 W Polk Street Number Street Chicago Illinois 60612 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number	\$186.00
Twinspires Nonpriority Creditor's Name PO Box 8510 Number Street Lexington Kentucky 40533 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$100.00

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Document Page 35 of 75 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 West Suburban Medical Center \$195.56 Last 4 digits of account number Nonpriority Creditor's Name 3 Erie Ct When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Oak Park Illinois 60302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only

Student loans

Other. Specify

you did not report as priority claims

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

No Yes

At least one of the debtors and another

Check if this claim relates to a community debt

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only 28 U.S.C. §15 Add the amounts for each type of unsecured claim.			U.S.C. §159.	
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$24,864.00	
2	6b. Taxes and certain other debts you owe the	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$24,864.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$18,961.54	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$89,064.39	
	6j. Total. Add lines 6f through 6i.	6j.	\$108,025.93	

	Case 16-06041	Doc 1 Filed 0	2/24/16	Entered 02/2	24/16 09:54:30	Desc Main
Fill in this inform	nation to identify your case:			J		
Debtor 1	Quintin	D	Lee			
	First Name	Middle Name	Last Na	ime		
Debtor 2	Carolyn	D	Lee			
(Spouse, if filing	iii First Name iii First Name iii First Name ii First Nam	Middle Name	Last Na	ime		
United States E	Bankruptcy Court for the:	Northern	District of Illi	nois		
			(S	ate)		
Case number (If known)						
Official	Form 106G				•	Check if this is ar amended filing
Schedu	le G: Executo	ry Contracts	and Un	expired Le	ases	12/15
•	d, copy the additional pag					ng correct information. If more onal pages, write your name and
1. Do you h	ave any executory co	ntracts or unexpired	d leases?			
✓ No. Che	eck this box and file this form	with the court with your other	er schedules. Yo	u have nothing else to	o report on this form.	
Yes. Fill	in all of the information below	v even if the contracts or le	ases are listed	on Schedule A/B: Pro	perty (Official Form 106A	/B).
•	tely each person or compa se, cell phone). See the inst	-				ase is for (for example, rent, d unexpired leases.
Person	n or company with whom y	ou have the contract or le	ease		State what the contract	t or lease is for

		Case 16-0604	L Doc 1	Filed 02/24/16	Entered 02/2	24/16 09:54:30	Desc Main
Fill	in this informa	ation to identify your case			J	1	
De	btor 1	Quintin First Name	D Middle I	Lee Name Last N	lame		
	btor 2 ouse, if filing)	Carolyn First Name	D Middle I	Lee Name Last N	lame		
Uni	ited States Ba	inkruptcy Court for the:	Northern	District of II	linois State)		
	se number (nown)	-		,			
						<u>.</u>	Check if this is a amended filing
		<u>form 106H</u>					
Sc	hedule	H: Your Co	debtors				12/1
ever	y question.			is page. On the top of a		, write your name and c	ase number (if known). Answer
2.	Louisiana, N No. Go Yes. Di	evada, New Mexico, Pue o to line 3. d your spouse, former sp	ouse, or legal equiv	ashington, and Wisconsin	.) time?	eroperty states and territori	ies include Arizona, California, Idaho,
		Name of your spouse, for	ormer spouse, or leç	gal equivalent			
		Number Street					
		City	;	State	Zip Code		
3.	as a codebt	or only if that person is	s a guarantor or c	osigner. Make sure yo	u have listed the cred	• •	the person shown in line 2 again ficial Form 106D), Schedule E/F

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Fill in thi	s information to identify	Avour coco:	-		4/16 09	:54:30	Desc Mair	า
	s illioilliation to identify	bocun	nent ra	ge oo oi	73			
Debtor 1	Quintin	D	Lee		_			
	First Name	Middle Name	Last Name	:		Check if thi	is is·	
Debtor 2	Carolyn	D	Lee		_	_		
(Spouse, if	filing) First Name	Middle Name	Last Name	:		An ame	ended filing	
United Stat	es Bankruptcy Court for the:	Northern	District of Illinois		_		lement showing po es as of the followi	ost-petition chapter 1 ing date:
Case numb	per		(State)	,				
(If known)	-					MM / D	DD / YYYY	
Officia	al Form 106l							
Sched	dule I: Your Inc	ome						12/1
nformati pages, w	on about your spouse	r spouse. If you are sep e. If more space is neede se number (if known). An nt	d, attach a s	eparate s				
1.	Fill in your employment		Debtor 1			Debtor	2	
	information.							
	If you have more than one	Employment status	Employed			Emplo	oyed	
	job,		Not Employ	red		✓ Not E	mployed	
	attach a separate page with						. ,	
	information about additional	Occupation	Supervisor					
	employers.	Employer's name	Apollo Plastics	Corp				
	Include part time, seasonal,	Employer's address	5333 N Elston					
	Or	Employer 3 dadress	Number Street			Number Street		
	self-employed work.							
	Occupation may include							_
	student							
	or homemaker, if it applies.		Chicago	Illinois	60630			
			City	State	Zip Code	City	State	Zip Code
		How long employed there?	4 years 9 month	ns				
		and an analysis of the second						
Part 2:	Give Details About I	Monthly Income						
rait 2.	Give Details About i	wonting income						
Ectimoto	monthly income as of the	data vau fila thia farm. If you be	wa nathina ta ran	ort for any line	o verito CO in the c	naca Indus	do vour pop filipa o	nouse unless vou
are separa		date you file this form. If you ha	ave nothing to rep	ort for arry line	e, while 50 in the s	space. Includ	de your non-illing s	pouse uniess you
•		ro than and ampleyor, combine th	o information for	all amplayare	for that parson or	the lines be	Now If you pood m	oro enaco attach
	our non-filling spouse nave mo e sheet to this form.	re than one employer, combine th	ie iriioirrialion for i	an employers	ioi iiiai peisori or	ı u ie iii ies de	now. II you need m	iore space, attach
pa. an				For	Debtor 1	For Deb	tor 2 or g spouse	
		y, and commissions (before all lculate what the monthly wage wo		2.	\$5,278.00		\$0.00	
3. Esti	mate and list monthly overt	+ \$0.00		+ \$0.00				

4. Calculate gross income. Add line 2 + line 3.

\$5,278.00

\$0.00

Debtor 1 Quintin Case 16-06041 D Doc 1 Filed 02/24/16 Entered @24244166 @9:54:30 Desc Main Documentame Page 40 of 75 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$5,278.00 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$1,484.56 \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 \$0.00 5e. Insurance 5e. \$0.00 \$0.00 5f. Domestic support obligations 5f. \$0.00 \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: Healthcare 5h. -\$99.67 \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$1,584.22 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$3,693.78 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 \$0.00 8d. Unemployment compensation 8d. \$0.00 \$1,112.00 8e. Social Security 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs \$0.00 \$31.00 8f. 8g. Pension or retirement income 8g. \$0.00 \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 \$1,143.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$3,693.78 \$1,143.00 \$4,836.78 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$4,836.78 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

	Case Th-UhU4	T DOCT FILED OF	<u> 2124/16 Entered 02/2</u> 4	/16 09:54:30	Desc Mair	ו
Fill in this inform	ation to identify your cas	se:	J			
Debtor 1	Quintin	D	Lee			
	First Name	Middle Name	Last Name			
Debtor 2	Carolyn	D	Lee	Check if this is:		
(Spouse, if filing	First Name	Middle Name	Last Name	An amended filing	g	
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)	A supplement she expenses as of the	•	n chapter 13
Case number (If known)						
(II KIIOWII)				MM / DD / YYYY	,	
Official F	Form 106J					
		(10.010.00				
Scheaul	e J: Your Ex	cpenses				12/1
nformation. If m			filing together, both are equally res orm. On the top of any additional pa			ber
Part 1: Desc	ribe Your Househ	old				
1. Is this a joint	case?					
No. Go	to line 2					
Yes. Do	es Debtor 2 live in a s	eparate household?				
	_					
<u> </u>						
L	Yes. Debtor 2 must file	e Official Forms 106J-2, <i>Expens</i>	es for Separate Household of Debtor 2			
2. Do you have	dependents?	No				
Do not list De		es. Fill out this information for	Dependent's relationship to	Dependent's	Does depen	dent live
Debtor 2.	ϵ	each dependent	Debtor 1 or Debtor 2	age	with you?	
			Child	17 years	∐ No. ✓ Yes.	
			Child	16 vooro	=	
			Child	16 years	☐ No. ✓ Yes.	
			Child	5 years	No.	
			<u></u>	<u> </u>	✓ Yes.	
3. Do your exp	enses include					
	people other	No				
than yourself and	vour 🔲 \	⁄es				
dependents	•					
Part 2: Estim	nate Your Ongoing	Monthly Expenses				
	f a date after the bank		ou are using this form as a supplen plemental Schedule J, check the bo			
•	•	cash government assistance it on Schedule I: Your Income	-		Yo	our expenses
	r home ownership exp the ground or lot. 4.	oenses for your residence. Inc	lude first mortgage payments and		4.	\$950.00
If not inclu	ded in line 4:					
4a. Real est	ate taxes				4a	\$0.00
4b. Property	, homeowner's, or rente	er's insurance			4b.	\$0.00
4c. Home m	aintenance, repair, and u	ıpkeep expenses			4c.	\$0.00
4d. Homeov	vner's association or cor	ndominium dues			4d.	\$0.00
					The second secon	

Debtor 1 Quintin Case 16-06041 DOC 1 Filed 02/24/16 Entered 02/24/16 09:54:30 Desc Main

Document Page 42 of 75 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$285.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$305.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$900.00 7. 8. Childcare and children's education costs \$175.00 8. 9. Clothing, laundry, and dry cleaning \$285.00 9. 10. Personal care products and services \$285.00 10. 11. Medical and dental expenses \$100.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$300.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$62.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$164.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: Parking ticket repayment plan \$50.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$962.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1	Quintin Case 16-06041	Doc 1	Filed 02/264/16	Entered 02/24/16 09:54:30	Desc Main	
F	First Name	Middle Name	Documetht me	Page 43 of 75		
21. Other. S	Specify:				21	\$0.00
22. Calcula	ate your monthly expenses.					\$4,823.00
22a. Ad	d lines 4 through 21.				-	\$0.00
22b. Co	py line 22 (monthly expenses for	r Debtor 2), if ar	ny, from Official Form 106J-	-2	-	\$4,823.00
22c. Ad	d line 22a and 22b. The result is	your monthly e	xpenses.		22.	
23. Calcula	te your monthly net income.					
23a. Co	py line 12 (your combined month	nly income) fron	n Schedule I.		23a	\$4,836.78
23b. Co	py your monthly expenses from li	ne 22 above.			23b	\$4,823.00
	btract your monthly expenses fro		income.			\$13.78
Th	ne result is your monthly net inco	me.			23c	
24. Do yo u	expect an increase or decrea	ase in your exp	penses within the year aft	er you file this form?		
	ample, do you expect to finish pa age payment to increase or decr	, , ,	,	• •		
✓ No)					
Ye	s					_
	Explain here:					

Doc 1 Filed 02/24/16 Entered 02/24/16 09:54:30 Desc Main Fill in this information to identify your case: Debtor 1 Quintin Lee First Name Middle Name Last Name Debtor 2 Carolyn D Lee (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? **✓** No Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. ✗ /s/ Carolyn Lee /s/ Quintin Lee Signature of Debtor 1 Signature of Debtor 2

Date 2/24/2016

MM/DD/YYYY

Date 2/24/2016

MM/DD/YYYY

	nis information to id	16-06041		Filed 02/	24/16 Entered	02/24/16 09:	54:30	Desc Main
Debtor		orially your odoc	D		Lee			
	First Na	me	Middle	Name	Last Name			
Debtor (Spous	2 <u>Carolyn</u> e, if filing) First Na		D Middle	Nama	Lee			
(Opous	e, ii iiiiig) First Na	me	Middle	ivame	Last Name			
United	States Bankruptcy	Court for the:	Northern	C	District of Illinois (State)			
Case n (If know					()			
Offic	cial Form	107						Check if this is a amended filing
Stat	ement of	Financi	al Affairs	for Inc	dividuals Fili	ng for Ban	krupt	C y 12/
								ing correct information. If more r (if known). Answer every questio
•	•	•		•		•	se number	i (ii kilowii). Aliswei every questio
Part 1:	Give Details	About Your	Marital Status	s and Wher	e You Lived Before)		
1.	What is your curr	ent marital sta	tus?					
	✓ Married Not married							
•	During the last 3 y	/ears, have you	ı lived anywhere	other than wh	ere you live now?			
2.								
2.	□ No							
2.	No Yes. List all of	the places you li	ved in the last 3 ye	ars. Do not incl	lude where you live now.			
2.		the places you li	ved in the last 3 ye	ars. Do not inc	lude where you live now.			
2.		the places you li	ved in the last 3 ye	ars. Do not incl Dates Deb there		2:		Dates Debtor 2 lived there
Z.	Yes. List all of	the places you li	ved in the last 3 ye	Dates Deb	tor 1 lived Debtor	2: ne as Debtor 1		
Z .	Yes. List all of	the places you li	ved in the last 3 ye	Dates Deb there	Debtor San 122 N Pi	ne as Debtor 1		there Same as Debtor 1
Z.	Yes. List all of Debtor 1:		ved in the last 3 ye	Dates Deb there	Debtor Debtor	ne as Debtor 1 ne		there
Z.	Yes. List all of Debtor 1:		ved in the last 3 ye	Dates Deb there	Debtor San 122 N Pi	ne as Debtor 1 ne		there Same as Debtor 1
Z.	Yes. List all of Debtor 1:		ved in the last 3 ye	Dates Deb there	Debtor San 2008 Debtor	ne as Debtor 1 ne Street	60644	there ✓ Same as Debtor 1 From 9/1/2008 To 9/1/2015
2.	Yes. List all of Debtor 1: 122 N Pine Number Street	et		Dates Deb there	Debtor San 122 N Pi Number √2015	ne as Debtor 1 ne Street	60644 Zip Cc	there ✓ Same as Debtor 1 From 9/1/2008 To 9/1/2015
Z.	Yes. List all of Debtor 1: 122 N Pine Number Street	et Illinois	60644	Dates Deb there	Debtor San 2008 122 N Pi Number Chicago City	ne as Debtor 1 ne Street Illinois		there ✓ Same as Debtor 1 From 9/1/2008 To 9/1/2015
Z .	Yes. List all of Debtor 1: 122 N Pine Number Street Chicago City	Illinois State	60644	Dates Deb there	Debtor San 2008 2008 122 N Pi Number 2015 Chicago City San	ne as Debtor 1 ne Street Illinois State ne as Debtor 1		there ✓ Same as Debtor 1 From 9/1/2008 To 9/1/2015 ode
Z .	Yes. List all of Debtor 1: 122 N Pine Number Street	Illinois State	60644	Dates Deb there From 9/1/2 To 9/1/2	Debtor San 2008 122 N Pi Number Chicago City	ne as Debtor 1 ne Street Illinois State ne as Debtor 1		there ✓ Same as Debtor 1 From 9/1/2008 To 9/1/2015 ode ✓ Same as Debtor 1
Z .	Yes. List all of Debtor 1: 122 N Pine Number Street Chicago City	Illinois State	60644	Dates Deb there From 9/1/2 To 9/1/2 From	Debtor San 2008 2008 122 N Pi Number 2015 Chicago City San	ne as Debtor 1 ne Street Illinois State ne as Debtor 1		there ✓ Same as Debtor 1 From 9/1/2008 To 9/1/2015 ode ✓ Same as Debtor 1 From

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 Document
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Part 2: Explain the Sources of Your Income

	Did you have any income from employment Fill in the total amount of income you received fractivities. If you are filing a joint case and you ha No Yes. Fill in the details.	om all jobs and all businesses	, including part-time		
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$5334.01	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips Operating a business	\$62744.87	Wages, commissions, bonuses, tips Operating a business	\$14778.12
	For the calendar year before that: (January 1 to December 31, 2014) YYYY	Wages, commissions, bonuses, tips Operating a business	\$8652.00	✓ Wages, commissions, bonuses, tips ☐ Operating a business	\$8375.00
8	nenefit payments; pensions; rental income; intered and you have income that you received together, sist each source and the gross income from each No Yes. Fill in the details.	list it only once under Debtor 1.			If you are filing a joint case
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:				\$2,409.34
	For last calendar year: (January 1 to December 31, 2015) YYYY				\$2,409.34

Debtor 1 Quintin Case 16-06041 DOc 1 Filed 02/24/16 Entered 02/24/16 (09:54:30 Desc Main

Documether Page 47 of 75 List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card

City

Creditor's Name

Street

Number

City

State

State

Zip Code

Zip Code

Loan repayment Suppliers or vendors

Other

Car

Other

Mortgage

Credit card Loan repayment Suppliers or vendors

Filed 02/24/16 Entered 02/24/16/09/54:30 Desc Main Quintin Case 16-06041 Doc 1 Debtor 1 Document Page 48 of 75 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Quintin Case 16-06041 DDoc 1 Filed 02/24/16 Entered 02/24/16 (09:54:30 Desc Main
First Name Documeritiem Page 49 of 75

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

	such matters, includ	filed for bankruptcy, w ing personal injury cases						stody modifications, and contract
	lo es. Fill in the details.							
			Nature o	of the case	Court or age	ency		Status of the case
	Case title							Pending
					Court Name			On appeal
	Case number				Number Stre	ot		Concluded
					Number Site	Cl		_
					City	State	Zip Code	_
	Case title							Pending
					Court Name			On appeal
	Case number				Number Stre	et		- Concluded
					-			_
					City	State	Zip Code	
	Creditor's Name			Describe the prop			Date	Value of the property
	Number Street							
	Trained Circuit			Property was re	enossessed			
				Property was for				
				Property was g	arnished.			
	City	State Zip Co	ode	Property was a	ttached, seized, or	levied.		
				Describe the prop	erty		Date	Value of the property
	Creditor's Name							
				Explain what happ	pened			
	Number Street							
				Property was re	epossessed.			
				Property was fo				
				Property was g	arnished.			
	City	State Zip Co	ode	Property was a	ttached, seized, or	levied.		

Deb	tor 1	Quintin Case 16-06041 First Name	DOC 1 Filed Middle Name DO	<u>d 02/24/16 Entered 02/24/16 /09:54:</u> cumenter Page 50 of 75	:30 Desc	Main
11.		nin 90 days before you filed for lounts or refuse to make a payme		creditor, including a bank or financial institution, set o	ff any amounts fr	om your
	Ħ	Yes. Fill in the details.				
				Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name				
		Number Street				
				Last 4 digits of account number: XXXX-		
		City State	Zip Code			
		City State	Zip Code			
12.		in 1 year before you filed for ba iver, a custodian, or another off		your property in the possession of an assignee for th	e benefit of credi	tors, a court-appointed
	✓	No				
		Yes				
Part	5:	List Certain Gifts and Cor	ntributions			
13.	Wit	thin 2 years before you filed for	bankruptcy, did you	give any gifts with a total value of more than \$600 per	person?	
	✓	No		g , g	P 0.00	
		Yes. Fill in the details for each gif	ft.			
		Gifts with a total value of more per person		Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gif	ft			
		Number Street				
		City State	Zip Code			
		Person's relationship to you				
		Person to Whom You Gave the Gif	ft			
		Number Street				
		City State	Zip Code			
		Person's relationship to you				

		FIRST Name	IVI	ladie Name Do	ocument Page 51 of 75		
14.	Witl	hin 2 years before	you filed for ba		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
		No Yes. Fill in the detail	ils for each gift o	r contribution.			
		Gifts with a total per person	value of more t	han \$6 00	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name					
		Number Street					
		Number Street City	State	Zip Code			
Pari	6:	List Certain Lo	sses			_	
15.		nin 1 year before yo bling?	ou filed for banl	ruptcy or since yo	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
		No Yes. Fill in the detail	ls.				
		Describe the prophow the loss occu	erty you lost a	nd	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
					Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>		
Part	7:	List Certain Pay	ments or Tr	ansfers			
	seek Inclu	king bankruptcy or	preparing a ba ankruptcy petition	nkruptcy petition?	anyone else acting on your behalf pay or transfer any particles to counseling agencies for services required in your bankrupton behalf pay or transfer any particles. Description and value of any property transferred	Date payment	Amount of payment
						or transfer was made	
		Abacus Credit Cou			\$25.00	2/8/2016	\$25.00
		Person Who Was F 17337 Ventura Bou					
		Number Street	ievaru Suite 220				
		Encino	California	91316			
		City	State	Zip Code			
		Email or website ac	ddress				
		Person Who Made	the Payment, if N	lot You			
		Semrad Law Firm	N-1-1		Semrad Law Firm - \$1500.00	2/22/2016	\$1500.00
		Person Who Was F 20 South Clark Stre					
		Number Street	500 20011 1001				
		Chicago	Illinois	60606			
		City	State	Zip Code			
		Email or website ac	ddress				
		Person Who Made	the Payment, if N	lot You			

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✓	No						
	Yes. Fill in the details.						
			Description and value of any prop	erty transferred	Date payment or transfer was made	Amou	nt of paymer
	Person Who Was Paid		-				
	Number Street		-				
	City State	Zip Code	- -				
	City State	Zip Code			1		
	No Yes. Fill in the details.		Description and value of any		property or paym		Date trans
			property transferred	received or d	ebts paid in exch	ange	was made
	Person Who Received Transfer		-				
	Number Street		-				
	City State	Zip Code	-				
	Person's relationship to you	Zip Code					
	Person Who Received Transfer		-				
	Number Street		-				
	City State	Zip Code	-				
	Person's relationship to you	Zip Code					
			u transfer any property to a self-settle	d trust or similar de	evice of which yo	u are a l	beneficiary?
	ese are often called asset-protection No	devices.)					
			Description and value of the prop	orty transformed			Data trans
(Th	Yes. Fill in the details.		Description and value of the prop	city transleffed			Date trans
(Th	Yes. Fill in the details.		•				was made

Debtor 1 Quintin Case 16-06041 DOC 1 Filed 02/24/16 Entered 02/24/16/09:54:30 Desc Main

	First Name	Middle Name	Documetnit ^{me}	Page 53 of 75
Part 8:	List Certain Financial Ac	counts, Instru	ıments, Safe Dep	oosit Boxes, and Storage Units

l I	or tra	in 1 year before you filed for bankruptcy, were ansferred? de checking, savings, money market, or other financeratives, associations, and other financial institution	cial accounts; certificates of deposit; s		
		No Yes. Fill in the details.			
			Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred
		Person Who Was Paid	— XXXX-	Checking Savings	
		Number Street	_	Money market Brokerage Other	
		City State Zip Code	<u> </u>		
		Person Who Was Paid	— XXXX-	Checking Savings	
		Number Street		Money market Brokerage	
		City State Zip Code	<u></u>	Other	
	✓	ables? No Yes. Fill in the details.	Who else had access to it?	Describe the contents	s Do you still have it?
		Name of Financial Institution	Name		□ No
		Number Street	Number Street		Yes
				o Code	
		City State Zip Code			
2. 	✓	e you stored property in a storage unit or place No Yes. Fill in the details.	other than your home within 1 year	ar before you filed for bankruptcy	?
	_		Who else had access to it?	Describe the contents	Do you still have it?
		Name of Storage Facility	Name		□ No
		Number Street	Number Street		Yes
		City State Zip Code	City State Zip	o Code	

Deb	tor 1	First Name Middle Name	Filed 02/2 Docume	h it ™ Paç	ntered	4/16/09:54: <u>30 Desc Mai</u>	n
Part	9:	Identify Property You Hold or Control	for Someon	ne Else			
23.	Doy	ou hold or control any property that someone	e else owns? Inc	clude any pro	perty you borro	wed from, are storing for, or hold in tru	st for someone.
	V	No					
	Ш	Yes. Fill in the details.	Where is the	musmanti (2		Deceribe the contents	Value
			Where is the	property?		Describe the contents	Value
		Owner's Name	Number Stree	et		-	
		Number Street				-	
			City	State	Zip Code	-	
		City State Zip Code	_				
Pari	10:	Give Details About Environmental In	formation				
For	the p	urpose of Part 10, the following definitions apply:					
	in S: or H to	azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clear ite means any location, facility, or property as define used to own, operate, or utilize it, including dispostazardous material means anything an environmentaxic substance, hazardous material, pollutant, contail notices, releases, and proceedings that you know any governmental unit notified you that you not yes. Fill in the details.	d under any envir sal sites. al law defines as a uminant, or similar about, regardles:	stances, wasteronmental law, a hazardous war term. s of when they potentially lia	es, or material. whether you now raste, hazardous so occurred.	own, operate, or utilize it substance, violation of an environmental law?	
			Government	al unit		Environmental law, if you know it	Date of notice
		Name of site	Governmental	unit		-	
		Number Street	Number Stree	et		-	
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	lease of hazard	ous material	?		
		No Yes. Fill in the details.					
	ш	res. Fill lift the details.	Government	al unit		Environmental law, if you know it	Date of notice
						_	
		Name of site	Governmental	unit			
		Number Street	Number Stree	et			
			City	State	Zip Code	-	
		City State Zip Code	=				

Debto	or 1	QuintinCase 16-0604 First Name	Middle Name		<u>Entered</u>	/11.6 /09:54: <u>30 Desc</u>	<u>Main</u>
26.	Hav	e you been a party in any ju	dicial or administra	tive proceeding under any	environmental law	? Include settlements and orde	rs.
	✓	No					
		Yes. Fill in the details.					
				Court or agency		Nature of the case	Status of the case
		Case title					Pending
		Case line		Court Name			
		-		Number Street			On appeal
		Case number		·			Concluded
		Case number		City State	Zip Code		
Part 1	11:	Give Details About Yo	ur Business or	Connections to Any	Business		
27.	With	nin 4 years before you filed t	for bankruptcy, did	you own a business or ha	ve any of the follow	ing connections to any busines	ss?
		A sole proprietor or self-e	employed in a trade,	profession, or other activity, e	either full-time or part-	-time	
				or limited liability partnership	(LLP)		
		A partner in a partnership An officer, director, or ma		a corporation			
				a corporation / securities of a corporation			
1	7	No. None of the above applies					
İ	Ì	Yes. Check all that apply abov		s below for each business.			
				Describe the nature	e of the business	Employer Identification	
		Business Name Number Street					y number or 11 in.
						EIN:	
					<u> </u>		d
				Name of accountar	nt or bookkeeper		
		City State	Zip Code			FromTo	
				Describe the nature	e of the business	Employer Identification	
		- N				EIN:	
		Business Name					
		Number Street		Name of accountar	nt or bookkeeper	Dates business existe	d
		City State	Zip Code	_		FromTo	
				Describe the nature	e of the husiness	Employer Identification	on number Do not
						include Social Securit	
		Business Name				EIN:	
		Number Street		Name of accountar	nt or bookkeeper	Dates business existe	α
		City State	Zip Code	_		FromTo	

Debto		<u>d 02/24/16 Entered </u> 02/24/16 <i>/</i> 09/54: <u>30 Desc Main</u> ocument Page 56 of 75
		give a financial statement to anyone about your business? Include all financial institutions,
[[No Yes. Fill in the details below.	
	_	Date issued
	Name	MM/DD/YYYY
	Number Street	_
	City State Zip Code	_
Part 1	2: Sign Below	
ar	d correct. I understand that making a false statement,	offairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a perisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Quintin Lee Signature of Debtor 1	/s/ Carolyn Lee Signature of Debtor 2
	Date 2/8/2016	Date 2/8/2016
Di	d you attach additional pages to Your Statement of Fin	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
✓	No	
L	Yes	
Di	d you pay or agree to pay someone who is not an attorn	ney to help you fill out bankruptcy forms?
Z	No	
L	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this inform	Case 16-06042 ation to identify your case		12/24/16 Fn	tered 02/24/16 09:54:30	Desc Main
Debtor 1	Quintin	D	Lee		
	First Name	Middle Name	Last Name		
Debtor 2	Carolyn	D	Lee		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
					Check if this is an amended filing
Official F	orm 108				amended ming
		on for Individu	uals Filing	Under Chapter 7	12/15
■ creditors hav■ you have leas	e claims secured by yo sed personal property a	and the lease has not expire	ed.	tition or by the date set for the meet	ing of creditors.
		•		copies to the creditors and lessors	•

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? No. Creditor's Surrender the property. name: Title Max Title Loans Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Ford, Taurus | Value: \$1,225.00 Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Surrender the property. No. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

Debtor Quintin Case 16-06041 DOC 1 Filed 02/2 First Name Middle Name	24/16 Entered 02/24/16 09:54:30 Desc Main ent Page 58 of 75 ent Page
Part 2: List Your Unexpired Personal Property Leases	,
For any unexpired personal property lease that you listed in Schedu	le G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the e leases that are still in effect; the lease period has not yet ended. You may assume an 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	☐ No ☐ Yes
Description of leased property:	
Lessor's name:	☐ No ☐ Yes
Description of leased property:	
Lessor's name:	☐ No ☐ Yes
Description of leased property:	
Lessor's name:	No Yes
Description of leased property:	
Lessor's name:	☐ No ☐ Yes
Description of leased property:	
Lessor's name:	☐ No ☐ Yes
Description of leased property:	
Lessor's name:	☐ No ☐ Yes
Description of leased property:	
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intenti that is subject to an unexpired lease.	on about any property of my estate that secures a debt and any personal property
✗ /s/ Quintin Lee	★ /s/ Carolyn Lee
Signature of Debtor 1	Signature of Debtor 1

Date **2/24/2016**

MM/DD/YYYY

Date 2/24/2016

MM/DD/YYYY

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

re	Quintin D Lee ; Carolyn D Lee		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATION OF A	ATTORNEY FOR D	EBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. F year before the filing of the petition in bankruptcy, in connection w ith the bankruptcy case is as follows:	or agreed to be paid to me, for services reno		
	For legal services, I have agreed to accept			\$1,068.0
	Prior to the filing of this statement I have received			\$1,068.0
	Balance Due			\$0.0
2.	The source of the compensation paid to me was: Debtor	Other (specify)		
3.	The source of the compensation paid to me is: Debtor	Other (specify)		
4.	I have not agreed to share the above-disclosmembers and associates of my law firm.	ed compensation with any other person unle	ess they are	
	I have agreed to share the above-disclosed members or associates of my law firm. A cop the people sharing in the compensation, is a	y of the agreement, together with a list of the		
5.	In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation			n in bankruptcy;
	b. Preparation and filing of any petition, sch	edules, statements of affairs and plan which	n may be required;	
	c. Representation of the debtor at the mee	ing of creditors and confirmation hearing, ar	nd any adjourned hearings there	eof;
6.	By agreement with the debtor(s), the above-discle	sed fee does not include the following servi	ces:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement ceedings.	any agreement or arrangement for paymen	nt to me for representation of the	e debtor(s) in this bankruptcy
	2/24/2016		/s/ Charles Bonini	
	Date	\$	Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Dettor 1 Duni Case 16-06041	Doc 1 Filed 02/24/16 Entere Document Page 6	ed 02/24/16-09 0 of 75	:54:30 Desc Mai	
	2 oodinone 1 age 0	Column A Debtor 1	Column B Debtor 2 or	
8.Unemployment compensation Do not enter the amount if you contend that	it the amount received was a benefit under the	\$0.00	non-filing spouse \$550.00	
Social Socurity Act. Instead, list it here:	1			
For you	50.00			
For your spouse	\$0.00			
 9.Pension or retirement income. Do not in bonofit under the Social Security Act. 	rclude any amount received that was a	\$0,00	\$0.00	
10.Income from all other sources not lis Do not include any benefits received under rotelved as a victim of a war crime, a crim domestic terrorism. If necessary, list other total below.	r the Social Security Act or payments e against humanity, or international or		20	
Other Covernment Assistance	_	50.00	\$15.50	
Total amounts from separate pages, if any		+50.00	+\$0.00	
			1000	
 Calculate your total current monthly to column. Then add the total for Column A 	income, Add lines 2 through 10 for each to the total for Column B.	\$5,235.30	+ \$1,903.02	= <u>\$7,130.32</u>
STATE OF THE STATE				Total current monthly incom
Part 2: Determine Whether the Me.				
12. Calculate your current monthly income				
12a. Copy your total current monthly incom		c	opyline 11 here	\$7,139.32
Multiply by 12 (the number of months	in a year).			X 12
12b. The result is your annual income for t	his part of the form.		12b.	\$85,659,84
13 Calculate the median family Income the	at applies to you. Follow these steps:			M 117111111 1 1000
Fill in the state in which you live.	Illinois			
Fill in the number of people in your househ	old.			
Fill in the median family income for your sta	alle and size of household.		13.	\$86.818.00
To find a list of applicable median income a instructions for this form. This fist may also 14. How do the lines compare?	imounts, go online using the link specified in the se be available at the bankruptcy clorids office.	parale		Literatura
14a. Une 12b is less than or equal to li Co to Part 3.	ne 13. On the top of page 1, check box 1, There is n	no presumption of abuse	h.	
14b. Line 12b is more than ano 13. On Go to Plart 3 and fill out Form 122	the top of page 1, check box 2. The presumption of A-2.	abuse is determined by	Form 122A-2.	
Part3: Sign Below				
By signing here. I deptare under panalty of	perjury that the information on this statement and it	n and affacturants to the		
	properly and the man and the state and the		/ o	
	+1	110	D A D.	
Signature of Depter 1		arolyn Lee W)	type DE OR	į.
Date apparate	*20000	Tarabanana		
Date 2/22/2016 MM/DU/YYYY	Date	2/22/2016 MM/DD/YYYY		
If you checked line 14a, do NOT fill out If you checked line 14b, fill out Form 1Z				

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n re:	Lee, Quintin D ; Lee, Carolyn D Debtor(s)	Case No	
		Chapter,	Chapter7
	VERIFICATIO	N OF CREDITOR MAT	TRIX
:II	he above named Doblors hereby verily that the a	attached list of creditors is true	and correct to the best of their knowledge.
nte:	2/22/2016	/s/ Lee, Quintin D Lee, Quintin D Signature of Delah	Qualt
		/a/ Lee, Carolyn D Lee, Carolyn D Signature of Joint	- Carried Scott

List Your Unexpired Personal Property Leases	and the second s
ny unexpired personal property lease that you listed in Schedu mation below. Do not list real estate leases. Unexpired leases a pired personal property lease if the trustee does not assume it.	le G: Executory Contracts and Unexpired Leases (Official Form 105G), fill in the re leases that are still in effect; the lease period has not yet ended. You may assume 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
essor's name.	□ No □ Yes
Pescription of leased ruperty:	
assor's name	□ No □ Yes
description of leased reporty:	
essor's name:	No No
Pescription of leased reporty:	
ossor's name;	□ No □ Yes
rescription of leased reporty:	
essor's name:	No No
enscription of leased reperty:	
ossods namo:	□ No □ Yes
escription of leased operty:	
issor's name;	□ No □ Yes
escription of leased openy:	
Sign Below	
	on about any property of my estate that secures a debt and any personal property **Ist Carolyn Lee
Date 2/22/2016 MWDD/YYYY	Date 2/22/2016 MM/DD/YYYY

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First Florine Michigan Norther	Document Page 63 of 75
 Within 2 years before you filed for bankruptcy, dld y creditors, or other parties. 	ou give a financial statement to anyone about your business? Include all financial institutions,
✓ No ☐ Yes. Fill in the details below.	
	Date Issued
Name	MMUDOYYYY
Number Street	
City State Zip Code	
Part 12: Sign Below	
and correct. I understand that making a false statem	is/ Affairs and any attachments, and I declare under penalty of porjury that the answers are true ent, concealing property or obtaining money or property by fraud in connection with a imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ***Example of Deblor 2** Date: 2/1/2016
Did you attach additional pages to Your Statement of	f Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
✓ No Yos	
Did you pay or agree to pay someone who is not an a	storney to help you fill out bankruptcy forms?
☑ No	The Manager Sale contract of the Contract of t
Yes, Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Part 6: Answer These Qu		nent Page 64 of 75	94:3 <u>0 Desc Main</u>
16. What kind of debts do you have?	16a. Are your debts primar as "incurred by an indiv No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primar obtain money for a busi investment. No. Go to line 16c. Yes. Go to line 17.	ily consumer debts? Consumer debts a idual primarily for a personal, family, or ily business debts? Business debts ar incess or investment or through the opera	household purpose." e debts that you incurred to ation of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	peld that funds will be ava No. Yes.	for 7. Co to line 18. 7. Do you estimate that after any exempt property is itable to distribute to unsecured creditors?	excluded and administrative expenses are
16. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	S500,000,001-\$1 billion S1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	S1,000,001-\$10 million S10,000,001-\$50 million S50,000,001-\$100 million S100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below For you	and correct. If I have chosen to file under or 13 of title 11, United States proceed under Chapter 7. If no attorney represents me fill out this document, I have a 1 request relief in accordance I understand making a false s	Chapter 7, I am aware that I may proce a Code. I understand the relief available and I did not pay or agree to pay some obtained and read the notice required by with the chapter of title 11, United State statement, concealing property, or obtain case can result in fines up to \$250,000 \$1, 1519, and 3571.	ed, if eligible, under Chapter 7, 11,12, under each chapter, and I choose to one who is not an attorney to help me / 11 U.S.C. § 342(b). es Code, specified in this petition, ning money or property by fraud in , or imprisonment for up to 20 years, yellow
		D/YYYY	MM/DD/YYYY

Fill in this info	Case 16-06041	Doc 1 Filed 02	12 17 12 11 11 11 11 11 11 11 11 11 11 11 11	30 Desc Main
Debtor 1	Quintin	D	Lee	
	First Name	Middle Name	Last Name	
Debtor 2	Carolyn	D	Lee	
(Spouse, milit	rd) First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (if known)			(State)	
Official	Form 106Dec			Check if this is an amended filing
Declara	tion About an	Individual De	btor's Schedules	12/1:
You must file t	this form whenever you like and in connection with a ba	bankruptcy schedules or	ible for supplying correct information. smended schedules. Making a false statement, co in fines up to \$250,000, or imprisonment for up to 2	oncealing property or obtaining money or 20 years, or both. 18 U.S.C. §§ 152, 1341,
You must file to property by fra 1519, and 3571 Part 1: Sig	this form whenever you file and in connection with a ba n Bellow	bankruptcy schedules or inkruptcy case can result	amended schedules. Making a false statement, co	oncealing property, or obtaining money or 20 years, or both. 18 U.S.C. §§ 152, 1341,
You must file to property by fra 1519, and 3571 Part 1: Sig	this form whenever you file and in connection with a ba n Bellow	bankruptcy schedules or inkruptcy case can result	smended schedules. Making a false statement, ed in fines up to \$250,000, or imprisonment for up to 2	piicealing property or obtaining money or 20 years, or both. 18 U.S.C. §§ 152, 1341,
You must file to property by fr. 1519, and 3571 Part 1: Sig Did you p	this form whenever you file and in connection with a ba n Bellow	bankruptcy schedules or inkruptcy case can result	smended schedules. Making a false statement, ed in fines up to \$250,000, or imprisonment for up to 2	20 years, or both. 18 U.S.C. §§ 152, 1341,

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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In re:	Lee, Quintin D ; Lee, Carolyn D	_ Case No	Case No	
	Debtor(s)	-		
		Chapter.	Chapter7	
	VERIFICATION	ON OF CREDITOR MAT	RIX	
	The above named Debtors hereby verify that the	attached list of creditors is true a	and correct to the best of their knowledge	
Date:	2/24/2016	/s/ Lee, Quintin D		
		Lee, Quintin D		
		Signature of Debto	or	
		/s/ Lee, Carolyn D		
		Lee, Carolyn D		
		Signature of Joint	Debtor	

SOLANO COUNTY D A 800 CHADBOURNE RD # 210 SUISUN CITY , CA 94585

IL DEPT OF HEALTHCARE 100 S GRAND AV EAST Springfield , IL 62705

Stellar Rec 1327 Highway 2 Wes Kalispell , MT 59901

MIDLAND FUNDING 8875 AERO DR STE 200 SAN DIEGO , CA 92123

AMER FST FIN 3515 N. Ridge Rd, Suite 200 Wichita , KS 67205

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL 60601

CHASE PO Box 15298 Wilmington , DE 19850

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK , VA 23502

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL 60601

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS , SD 57107

STELLAR RECOVERY INC 4500 Salisbury Rd Ste 10 Jacksonville , FL 32216

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK , VA 23502

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK , VA 23502

CMRE. 877-572-7555 3075 E IMPERIAL HWY STE BREA , CA 92821

CMRE. 877-572-7555 3075 E IMPERIAL HWY STE BREA , CA 92821 Case 16-06041 Doc 1 Filed 02/24/16 Entered 02/24/16 09:54:30 Desc Main ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO , IL 60622 Page 72 of 75

Title Max Title Loans 9631 N Milwaukee Ave Niles , IL 60714

City of Chicago Department of Finance 333 South State Street Suite 330 Chicago , IL 60604

Internal Revenue Service P.O. Box 7346 Philadelphia , PA 19101

Internal Revenue Service P.O. Box 7346 Philadelphia , PA 19101

ALLIED INTERSTATE LL PO BOX 361445 COLUMBUS, OH 43236

CREDIT ONE BANK 585 S. PILOT STREET LAS VEGAS, NV 89119

West Suburban Medical Center 3 Erie Ct Oak Park , IL 60302

North Shore Agency 270 Spagnoli Rd Melville , NY 11747

Stroger Hospital of Cook County 1900 W Polk Street Chicago , IL 60612

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace, IL 60181

Twinspires PO Box 8510 Lexington , KY 40533

Speedy Cash 1931 N. Mannheim Rd Melrose Park , IL 60160

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168

IL Depart of Revenue PO Box 64338 Bankruptcy Section Chicago , IL 60664 Case 16-06041 Doc 1 Filed 02/24/16 Entered 02/24/16 09:54:30 Desc Main PEOPLES GAS 130 E. RANDOLPH DRIVE CHICAGO , IL 60601 Page 73 of 75

Cook Brothers 1740 N Kostner Ave Chicago , IL 60639

American Financial Choice 1525 E. 53rd St. Chicago , IL 60615

Linebarger Goggan Blair & Sampson LLP PO Box 06152 Chicago , IL 60606

Metropolitan Advance Radiological Services 1362 Paysphere Circle Chicago , IL 60674

Sprint P.O. Box 219554 Kansas City , MO 64121

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC, to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

Lagree to pay The Semrad Law Firm, LLC \$1,068.00 in attorney fees plus costs in the amount of \$432.00 to represent my interests in the preparation and filing of my Chapter 7 Petition and Schedules; preparation and attendance of the Section 341 Meeting of Creditors; review of any redemption agreements; review of any reaffirmation agreements; and case administration and monitoring. I further understand and agree that additional professional legal services will result in fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representing Client in Adversary Proceeding.

Adding additional bills

Motion to Reopen and Avoid Lien

Motion to Reopen

\$300.00/hr.

\$50.00

\$1000.00

\$350.00 + court costs

I understand that these fees must be paid before such work will be completed. I acknowledge and agree that as the above additional fees constitute post-petition services, they are not dischargeable in my Chapter 7 case.

I also understand that, unless otherwise agreed, my Chapter 7 bankruptcy case will not be filed until I pay the attorney fees in full. As The Semrad Law Firm, LLC will begin to work on my file immediately after entering into this contract; I understand that any and all funds paid are not refundable.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay the balance of any unpaid fees to The Semrad Law Firm, LLC. Any fees owing to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy may be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay unpaid fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to willhard representation in the event that I do not sign a second retainer after filing my case promising to pay said fees or in the event that I do not pay said fees.

I understand that any funds that I am tendering to The Semrad Law Firm, LLC, as part of Ihis advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm, I further understand that it is ordinarily my option to deposit funds with an attorney that shall remain my property as security for future services. However, The Semrad Law Firm, LLC, does not

Carolyn Lee Matter Number 465972-001 Vinitial (L)

represent clients under such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. I further understand that the benefit that I am receiving under this fee arrangement is the commitment of The Semrad Law Firm, LLC, to perform any and all work reasonably necessary to file my case absent any extraordinary circumstances.

As The Semrad Law Firm, LLC, has duties to me as its client. I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC. This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.*

I also understand that, if I am refiling a case with The Semrad Law Firm, LLC, and an audit of the previous case(s) indicate that remaining attorney fees are owed; any initial funds I pay to refile will first be applied to the balance owed on the previous case(s). If client breaches this agreement, client will be responsible for all costs associated with enforcing the terms of this contract including but not limited to court costs and attorney fees.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC, or an agent thereof.

Date: 02/22/2016

Carolyn Lee

, Attorney

*DISCLAIMER

The creditors listed in your bankruptcy petition will receive notice of your bankruptcy filling from the Clerk of the United States Bankruptcy Court. Please be advised that it will be several days before these creditors receive the notice. Therefore, if you are concerned about a particular creditor taking immediate action against you, contact this creditor directly and provide the creditor with a copy of your Notice of Bankruptcy Filing. This is especially important if you are at risk of having you vehicle repossessed, real estate foreclosed, or wages garnished.

Carolyn Lee Matter Number 465972-001 Initial: On of